

**Information to identify the case:**

|   |                              |  |
|---|------------------------------|--|
| Debtor 1  | Carmen L. Constantinople Jr. | Social Security number or ITIN xxx-xx-2947 |
|   |                              | EIN _____                                  |
| Debtor 2<br>(Spouse, if filing)                       | Donna M. Constantinople      | Social Security number or ITIN xxx-xx-1014 |
|   |                              | EIN _____                                  |
| United States Bankruptcy Court District of New Jersey |                              |  |
| Case number: 19-24822-CMG                             |                              |  |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmen L. Constantinople Jr.

Donna M. Constantinople

6/15/23

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carmen L. Constantinople, Jr.  
Donna M. Constantinople  
Debtors

Case No. 19-24822-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jun 15, 2023

User: admin  
Form ID: 3180W

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Total Noticed: 57

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Carmen L. Constantinople, Jr., Donna M. Constantinople, 23 Pomona Drive, Barnegat, NJ 08005-2511           |
| cr        | + Nissan Motor Acceptance Corporation, as servicer f, P.O. Box 340514, Tampa, FL 33694-0514                  |
| 518380781 | + Buena Vista Township Tax Collector, 890 Harding Highway, Buena, NJ 08310-1534                              |
| 518380792 | + PNC Bank, 103 Bellevue Parkway, Wilmington, DE 19809-3701  |
| 518405044 | + PNC Bank, National Association, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812 |
| 518471906 | + TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Rd, Suite 109, Latham, NY 12110-2190 |
| 518475820 | + TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835       |
| 518380802 | + TDRCS/Raymour & Flanigan, 10000 MacArthur Boulevard, Mahwah, NJ 07430                                      |

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Jun 15 2023 21:13:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jun 15 2023 21:13:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518380776 | + EDI: WFNNB.COM                            | Jun 16 2023 00:57:00 | ADS/Comenity/Jared, PO Box 182789, Columbus, OH 43218-2789   |
| 518380777 | + EDI: WFNNB.COM                            | Jun 16 2023 00:57:00 | ADS/Comenity/ulta, PO Box 182789, Columbus, OH 43218-2789  |
| 518380778 | + EDI: WFNNB.COM                            | Jun 16 2023 00:57:00 | ADS/Comenity/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789  |
| 518380779 | + EDI: CITICORP.COM                         | Jun 16 2023 00:57:00 | American Express, PO Box 8218, Mason, OH 45040-8218  |
| 518470238 | Email/PDF: bncnotices@becket-lee.com        | Jun 15 2023 21:15:41 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 518380780 | + EDI: BANKAMER.COM                         | Jun 16 2023 00:57:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238   |
| 518466987 | + EDI: BANKAMER2.COM                        | Jun 16 2023 00:57:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 518380783 | + EDI: CITICORP.COM                         | Jun 16 2023 00:57:00 | CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  |
| 518380782 | + EDI: CAPITALONE.COM                       | Jun 16 2023 00:57:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285   |
| 518452611 | + EDI: AIS.COM                              | Jun 16 2023 00:58:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 518470244 | Email/PDF: bncnotices@becket-lee.com        | Jun 15 2023 21:15:43 | Capital One, N.A., c/o Becket and Lee LLP, PO  |

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|-----------|--|----------------------|--|
| 518499565 | EDI: CITICORP.COM                                    | Jun 16 2023 00:57:00 | Box 3001, Malvern PA 19355-0701  |
| 518380785 | EDI: WFNNB.COM                                       | Jun 16 2023 00:57:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 518380786 | EDI: DISCOVER.COM                                    | Jun 16 2023 00:57:00 | Comenity - HSN, PO Box 659707, San Antonio, TX 78265-9707  |
| 518380790 | + EDI: CITICORP.COM                                  | Jun 16 2023 00:57:00 | Discover, PO Box 15316, Wilmington, DE 19850   |
| 518493705 | EDI: Q3G.COM   | Jun 16 2023 00:57:00 | Macy's, PO Box 8218, Mason, OH 45040   |
| 518400435 | + EDI: IRS.COM                                       | Jun 16 2023 00:57:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657   |
| 518394487 | EDI: DISCOVER.COM                                    | Jun 16 2023 00:57:00 | Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  |
| 518380787 | + EDI: CITICORP.COM                                  | Jun 16 2023 00:57:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 518380784 | EDI: JPMORGANCHASE                                   | Jun 16 2023 00:57:00 | Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  |
| 518417930 | + Email/Text: RASEBN@raslg.com                       | Jun 15 2023 21:11:00 | Chase, PO Box 15369, Wilmington, DE 19850  |
| 518435418 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com   | Jun 15 2023 21:12:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 518380789 | + Email/Text: PBNCNotifications@perituservices.com   | Jun 15 2023 21:11:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013                     |
| 518380791 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Jun 15 2023 21:12:00 | Kohls, PO Box 3115, Milwaukee, WI 53201-3115   |
| 518550298 | Email/Text: NissanBKNotices@nationalbankruptcy.com   | Jun 15 2023 21:12:00 | Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360  |
| 518496658 | Email/Text: Bankruptcy.Notices@pnc.com               | Jun 15 2023 21:11:00 | Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366   |
| 518496655 | Email/Text: Bankruptcy.Notices@pnc.com               | Jun 15 2023 21:11:00 | PNC BANK, NATIONAL ASSOCATION, PO BOX 94982, CLEVELAND, OH 44101   |
| 518380793 | Email/Text: Bankruptcy.Notices@pnc.com               | Jun 15 2023 21:11:00 | PNC BANK, NATIONAL ASSOCATION, PO BOX 94982, CLEVELAND, OH 44101   |
| 518502985 | Email/Text: Bankruptcy.Notices@pnc.com               | Jun 15 2023 21:11:00 | PNC Bank, PO Box 3180, Pittsburgh, PA 15230  |
| 518503611 | EDI: PRA.COM   | Jun 16 2023 00:57:00 | PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101  |
| 518504244 | EDI: PRA.COM   | Jun 16 2023 00:57:00 | Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541  |
| 518494724 | EDI: PRA.COM   | Jun 16 2023 00:57:00 | Portfolio Recovery Associates, LLC, c/o Evine Live, POB 41067, Norfolk VA 23541  |
| 518494504 | EDI: PRA.COM   | Jun 16 2023 00:57:00 | Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541   |
| 518503601 | EDI: PRA.COM   | Jun 16 2023 00:57:00 | Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541   |
| 518504159 | EDI: Q3G.COM   | Jun 16 2023 00:57:00 | Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541   |
| 518499567 | EDI: Q3G.COM   | Jun 16 2023 00:57:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |

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| 518380794 | + EDI: CITICORP.COM               | Jun 16 2023 00:57:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788        |
| 518380795 | + EDI: RMSC.COM                   | Jun 16 2023 00:57:00 | Sears, PO Box 6217, Sioux Falls, SD 57117-6217   |
| 518380796 | + EDI: RMSC.COM                   | Jun 16 2023 00:57:00 | Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015  |
| 518380797 | + EDI: RMSC.COM                   | Jun 16 2023 00:57:00 | Syncb/Evine, PO Box 965005, Orlando, FL 32896-5005   |
| 518386543 | + EDI: RMSC.COM                   | Jun 16 2023 00:57:00 | Syncb/Lowe's, PO Box 965005, Orlando, FL 32896-5005  |
| 518380798 | + EDI: RMSC.COM                   | Jun 16 2023 00:57:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021       |
| 518380799 | + EDI: RMSC.COM                   | Jun 16 2023 00:57:00 | Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015  |
| 518380800 | EDI: TDBANKNORTH.COM              | Jun 16 2023 00:57:00 | Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024                                      |
| 518406717 | + Email/Text: bncmail@w-legal.com | Jun 15 2023 21:13:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 518380801 | + EDI: WTRRNBNK.COM               | Jun 16 2023 00:57:00 | TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673                                      |
| 518461678 | + EDI: CBSTD                      | Jun 16 2023 00:57:00 | TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  |

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 518380788 | *+            | Internal Revenue Service, PO Box 9012, Holtzville, NY 11742-9012   |
| 518439426 | *+            | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

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User: admin

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| Name             | Email Address   |
|------------------|---|
| Albert Russo     | docs@russotrustee.com   |
| Brian S. Thomas  | on behalf of Debtor Carmen L. Constantinople Jr. brian@briantomaslaw.com  |
| Brian S. Thomas  | on behalf of Joint Debtor Donna M. Constantinople brian@briantomaslaw.com   |
| Denise E. Carlon | on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com                  |
| Gavin Stewart    | on behalf of Creditor Nissan Motor Acceptance Corporation as servicer for Nissan-Infiniti LT bk@stewartlegalgroup.com |
| Jill Manzo       | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com  |
| Jill Manzo       | on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com  |
| R. A. Lebron     | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com  |
| U.S. Trustee     | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 9